

What is claimed is:

1. A system for exchanging a provider point information into a host point information, comprising:

(1) a host equipment, comprising

(i) a host memory for memorizing a host account in connection with a host account holder information and a host point information including available host points, and (ii) a host controller for controlling the host memory;

(2) a provider equipment connected to the host equipment, comprising:

(i) a provider memory for memorizing a provider account in connection with a provider account holder information and a provider point information including available provider points, and (ii) a provider controller for controlling the provider memory; and

(3) an account holder terminal connected to the host equipment, wherein the account holder terminal is provided to an account holder having the host account and the provider account, comprising:

(i) a display for browsing the host point information including the available host points, and the provider point information including the available provider points; (ii) a data inputting device to designate a portion of the available provider points of the provider point information,

wherein the designated portion of the available provider points is sent to the host equipment and exchanged into host points in connection with the host point information, and wherein the host points exchanged are added into the available host points memorized in the host memory.

2. A system for exchanging a provider point information into a host point information according to claim 1, wherein the host controller exchanges the provider points into the host points in accordance with a ratio determined in connection with a market principle.
3. A system for exchanging a provider point information into a host point information according to claim 1, wherein the host controller exchanges the provider points into the host points in accordance with a ratio determined by the following formula: (the ratio) =  $A * B * C$ , where “A” represents an original rate, “B” represents a marketing rate, and “C” represents a currency rate.
4. A system for exchanging a provider point information into a host point information according to claim 1, wherein the host controller reversely exchanges the host points into the provider points.
5. A system for exchanging a provider point information into a host point information according to claim 1, wherein a portion of the available host points of the host point information is designated and exchanged into the provider points in connection with the provider point information, wherein the provider points exchanged is added into the available provider points memorized in the provider memory.
6. A system for exchanging a provider point information into a host point information according to claim 1, further including a shopping equipment displaying an article or service, wherein the account holder designates the article or service in exchange of a portion of the available host points.
7. A host equipment for exchanging a provider point information into a host point information, comprising:
  - (i) a host memory for memorizing a host account in connection with a host account holder information and a host point information including available host points, and (ii) a host controller for controlling the host memory;

wherein the host equipment is connected to a provider equipment, the provider equipment comprising

- (i) a provider memory for memorizing a provider account in connection with a provider account holder information and a provider point information including available provider points, and (ii) a provider controller for controlling the provider memory;

wherein the host equipment is connected to an account holder terminal, the account holder terminal comprising:

- (i) a display for browsing the host point information including the available host points, and the provider point information including the available provider points;
- (ii) a data inputting device to designate a portion of the available provider points of the provider point information,

wherein the account holder terminal is provided to an account holder having the host account and the provider account, wherein the designated portion of the available provider points is sent to the host equipment and exchanged into host points in connection with the host point information, and wherein the host points exchanged are added into the available host points memorized in the host memory.

8. A host equipment for exchanging a provider point information into a host point information according to claim 7, wherein the host controller exchanges the provider points into the host points in accordance with a ratio determined in connection with a market principle.

9. A host equipment for exchanging a provider point information into a host point information according to claim 7, wherein the host controller exchanges the provider points into the host points in accordance with a ratio determined by the following formula: (the ratio) =  $A*B*C$ , where “A” represents an original rate, “B” represents a marketing rate, and “C” represents a currency rate.

10. A host equipment for exchanging a provider point information into a host point information according to claim 7, wherein the host controller reversely exchanges the host points into the provider points.

11. A host equipment for exchanging a provider point information into a host point information according to claim 7, wherein a portion of the available host points of the host point information is designated and exchanged into the provider points in connection with the provider point information, wherein the provider points exchanged is added into the available provider points memorized in the provider memory.

12. A host equipment for exchanging a provider point information into a host point information according to claim 7, further including a shopping equipment displaying an article or service, wherein the account holder designates the article or service in exchange of a portion of the available host points.

13. A provider equipment for exchanging a provider point information into a host point information, comprising:

a provider equipment connected to the host equipment, comprising:

- (i) a provider memory for memorizing a provider account in connection with a provider account holder information and a provider point information including available provider points, and (ii) a provider controller for controlling the provider memory; and

wherein the provider equipment is connected to a host equipment, the host equipment comprising:

- (i) a host memory for memorizing a host account in connection with a host account holder information and a host point information including available host points, and (ii) a host controller for controlling the host memory,

wherein the provider equipment is connected to an account holder terminal, the account holder terminal comprising:

- (i) a display for browsing the host point information including the available host points, and the provider point information including the available provider points;
- and (ii) a data inputting device to designate a portion of the available provider points of the provider point information,

wherein the account holder terminal is provided to an account holder having the host account and the provider account, wherein the designated portion of the available provider points is sent to the host controller of the host equipment and exchanged into host points in connection with the host point information, and wherein the host points exchanged are added into the available host points memorized in the host memory.

14. A provider equipment for exchanging a provider point information into a host point information according to claim 13, wherein the host controller exchanges the provider points into the host points in accordance with a ratio determined in connection with a market principle.

15. A provider equipment for exchanging a provider point information into a host point information according to claim 13, wherein the host controller exchanges the provider points into the host points in accordance with a ratio determined by the following formula: (the ratio) =  $A*B*C$ , where “A” represents an original rate, “B” represents a marketing rate, and “C” represents a currency rate.

16. A provider equipment for exchanging a provider point information into a host point information according to claim 13, wherein the host controller reversely exchanges the host points into the provider points.

17. A provider equipment for exchanging a provider point information into a host point information according to claim 13, wherein a portion of the available host points of the host point

information is designated and exchanged into the provider points in connection with the provider point information, wherein the provider points exchanged is added into the available provider points memorized in the provider memory.

18. A provider equipment for exchanging a provider point information into a host point information according to claim 13, further including a shopping equipment displaying an article or service, wherein the account holder designates the article or service in exchange of a portion of the available host points.

19. An account holder terminal for exchanging a provider point information into a host point information, comprising:

- (i) a display for browsing a host point information including available host points, and a provider point information including available provider points;
- (ii) a data inputting device to designate a portion of the available provider points of the provider point information,

wherein the account holder terminal is provided to an account holder having the host account and the provider account, comprising: wherein the account holder terminal is connected to a host equipment, the host equipment comprising:

- (i) a host memory for memorizing a host account in connection with a host account holder information and a host point information including available host points, and
- (ii) a host controller for controlling the host memory,

wherein the account holder terminal is connected to a provider equipment connected to the host equipment, the provider equipment comprising:

- (i) a provider memory for memorizing a provider account in connection with a provider account holder information and a provider point information including available provider points, and
- (ii) a provider controller for controlling the provider memory, and

wherein the designated portion of the available provider points is sent to the host equipment and exchanged into host points in connection with the host point information, and wherein the host points exchanged are added into the available host points memorized in the host memory.

20. An account holder terminal for exchanging a provider point information into a host point information according to claim 19, wherein the host controller exchanges the provider points into the host points in accordance with a ratio determined in connection with a market principle.

21. An account holder terminal for exchanging a provider point information into a host point information according to claim 19, wherein the host controller exchanges the provider points into the host points in accordance with a ratio determined by the following formula: (the ratio) =  $A*B*C$ , where “A” represents an original rate, “B” represents a marketing rate, and “C” represents a currency rate.

22. An account holder terminal for exchanging a provider point information into a host point information according to claim 19, wherein the host controller reversely exchanges the host points into the provider points.

23. An account holder terminal for exchanging a provider point information into a host point information according to claim 19, wherein a portion of the available host points of the host point information is designated and exchanged into the provider points in connection with the provider point information, wherein the provider points exchanged is added into the available provider points memorized in the provider memory.

24. An account holder terminal for exchanging a provider point information into a host point information according to claim 19, further including a shopping equipment displaying an article or service, wherein the account holder designates the article or service in exchange of a portion of the available host points.